

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Brian T. Fultz

Case No.: 15-30127

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date: January 8, 2018

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL

Initial Debtor: BTF

Initial Co-Debtor

Part 1: Payment and Length of Plan

a. The debtor has paid to date the amount of \$10,194.00 and shall continue to pay 286.00 Monthly to the Chapter 13 Trustee, for approximately 34 months remaining in the Chapter 13 Plan.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: Property Location: 610 McBride Avenue, Woodland Park, New Jersey 07424 arrears will be part of a loan modification

Proposed date for completion: March 11, 2018

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Pre-Adequate Protection payment for 610 McBride Avenue, Woodland Park, New Jersey 07024 in the amount of \$1,367.62.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|---------------------|------------------|-------------------|
| Russell L. Low 4745 | Attorney Fees | 2,485.00 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|-----------------|---|----------------|------------------------|--|--|----------------------|-------------------------|
| AWA Collections | Property Location: 610 McBride Avenue, Woodland Park, New Jersey 07424 Two Family House | 50,085.00 | 150,000.00 | Mortgage MORTGAGE SERVICE CENTE - 168,103.00 | No value | N/A | 0.00 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral in Full Satisfaction.

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|--|---|---------------------------------|--------------------------|
| Americas Servicing Co/Wells Fargo Home M | Property Location: 615 McBride Avenue, Woodland Park, New Jersey Two Family House | 257,000.00 | 89,776.00 |

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
MORTGAGE SERVICE CENTE

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J.

LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|-----------------|---|----------------|------------------------|--|--|---|
| AWA Collections | Property Location: 610 McBride Avenue, Woodland Park, New Jersey 07424 Two Family House | 50,085.00 | 150,000.00 | Mortgage MORTGAGE SERVICE CENTE - 168,103.00 | -18,103.00 | 50,085.00 |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 27, 2017.

| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
|--|--|
| <u>Surrendering 615 McBride Avenue.</u> | <u>Surrendering 615 McBride Avenue.</u> |

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date January 8, 2018 /s/ Russell L. Low
Russell L. Low 4745
Attorney for the Debtor
Date: January 8, 2018 /s/ Brian T. Fultz
Brian T. Fultz
Debtor
Date: _____
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date January 8, 2018 /s/ Russell L. Low
Russell L. Low 4745
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: January 8, 2018 /s/ Brian T. Fultz
Brian T. Fultz
Debtor
Date: _____
Joint Debtor

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian T. Fultz
 Debtor

Case No. 15-30127-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 40

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Brian T. Fultz, 610 McBride Avenue, Second Floor, Woodland Park, NJ 07424-2822
 cr +PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SEC, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK N, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515815205 +Alvarado, Walter, ATTN: Superior Court of NJ, Passaic County, 77 Hamilton Street,
 Paterson, NJ 07505-2040
 515815206 +Americas Servicing Co/Wells Fargo Home M, 1000 BLUE GENTIAN RD. #300, MAC #X7801-02K,
 EAGAN, MN 55121-1786
 515815213 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)
 515937921 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515815218 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507,
 Kansas City, MO 64195)
 515815215 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 516022077 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515815216 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 515815217 +Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 515815221 +Ctbk/gardner/HSBC, Hsbc Retail Services/Attn: Bankruptcy De, Po Box 5213,
 Carol Stream, IL 60197-5213
 516016268 +Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 515815223 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515815224 +Eastman Properties, 651 W Mt Pleasant Ave, Livingston, NJ 07039-1600
 515815227 +GOLDMAN & WARSHAW, P.O BOX 2500, Caldwell, NJ 07007-2500
 515815228 +Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
 515815229 +Hsbc/bstby, Po Box 5253, Carol Stream, IL 60197-5253
 515815225 +JessicaFultz, 615 McBride Avenue, Woodland Park, NJ 07424-2820
 515815234 +MORTGAGE SERVICE CENTE, ATTN: BANKRUPTCY DEPT, PO BOX 5452, MT LAUREL, NJ 08054-5452
 515815232 +Mmca/cl, Attention: Bankruptcy Department, 3120 Rider Trail S,
 Earth City, MO 63045-1518
 515838837 +PHH MORTGAGE CORPORATION, PHH Mortgage Corporation, One Mortgage Way, Mail Stop SV01,
 Mount Laurel, NJ 08054-4637
 515815235 +Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 515815236 +Pittman Mindas Et. Al., POB 696, Springfield, NJ 07081-0696
 515815237 +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
 515815240 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 515887473 +Slomin's Inc., Jerome O'Brien, PO Box 505, West Caldwell NJ 07007-0505
 515815241 +Slomins Inc., 34 Washington Parkway, Hicksville, NY 11801-5319
 516501379 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516501380 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516022733 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SEC, ATTENTION: BANKRUPTCY DEPARTMENT,
 MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2018 23:25:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2018 23:25:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

515843216 E-mail/Text: mrdiscen@discover.com Jan 10 2018 23:24:47 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515815222 +E-mail/Text: mrdiscen@discover.com Jan 10 2018 23:24:47 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316

515815226 +E-mail/PDF: gecsedirecoverycorp.com Jan 10 2018 23:29:43 Gemb/6th Ave Elec,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

515815230 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 10 2018 23:24:52 Kohls/chase, Po Box 3115,
 Milwaukee, WI 53201-3115

515815231 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 10 2018 23:25:30 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

TOTAL: 7

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 40

Date Rcvd: Jan 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515815208* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)

515815209* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)

515815210* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)

515815211* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)

515815212* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)

515815214* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, Mc: Nc4-105-03-14, 4161 Piedmont Pkwy,
Greensboro, NC 27420)

515815219* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507,
Kansas City, MO 64195)

515815220* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,
Po Box 20507, Kansas City, MO 64195)

515815233* +Mmca/cl, Attention: Bankruptcy Department, 3120 Rider Trail S,
Earth City, MO 63045-1518

515815238* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020

515815239* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020

515815207 ##AWA Collections, PO Box 5545, Orange, CA 92863-5545

TOTALS: 0, * 11, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 8, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-NC2, MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-NC2 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-NC2,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC2 nj.bkecf@fedphe.com
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-NC2, Mortgage Pass-Through Certificates,
Series 2006-NC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay on behalf of Creditor PHH MORTGAGE CORPORATION
james.shay@phelanhallinan.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael Frederick Dingerdissen on behalf of Creditor PHH MORTGAGE CORPORATION
nj.bkecf@fedphe.com

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 40

Date Rcvd: Jan 10, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Brian T. Fultz rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 9